



# Missouri Floodplain Management E-Bulletin

December 2024

Volume 7, Issue 2

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## State Emergency Management Agency (SEMA) Floodplain Management Section

### Issue 2 - FY 2024 - Floodplain Management E-Bulletin

It's the second quarter of Fiscal Year 2024, and time for the second FY24 *Missouri Floodplain Management E-Bulletin*!

### **Linda Olsen, CFM Retires from the Floodplain Management Section**

It's a sad farewell to SEMA staff member Linda Olsen, but we are happy to celebrate the next stage of her life as she looks forward to retirement. Linda was a valued member of the Floodplain Management team and was an integral part of our Section for over 12 years. Linda leaves behind a legacy of dedication, hard work, and camaraderie. Throughout her time in the Floodplain Management Section at SEMA, Linda has contributed significantly to the success of the Missouri 's Program by instructing the SDE 3.0 workshop, keeping the SEMA and FEMA databases updated, performing Community Assistance Visits (CACs), making sure that the Tools of Floodplain Management workshops were a success, and so much more! We will miss Linda and wish her well as she ventures into her life's next chapter!



The Missouri Floodplain Management team: Left to Right: Lauren Imhoff, Karen McHugh, Linda Olsen, and Korie Otto.

MfSMA President Chris Dunnaway recognizing Linda Olsen for her years of service to MfSMA.

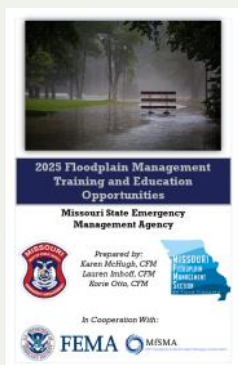


# 2025 Floodplain Management Training

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## Workshops

The 2025 Floodplain Management Training and Education Opportunities brochures have been mailed to the Missouri Floodplain Administrators. Please plan to attend our workshops. The more you know about the NFIP, the better you can serve your community! Here are the highlights!



### 2025 Tools & SDE 3.0 Course Registration Made Easy!

Access course registration at:

[https://mfsma.org/  
meetinginfo.php](https://mfsma.org/meetinginfo.php)

### 2025 Tools of Floodplain Management

March 20, 2025 - 1st day	1:00pm - 5:00pm
March 21, 2025 - 2nd day	8:00am - 3:00pm
May 15, 2025 - 1st day	1:00pm - 5:00pm
May 16, 2025 - 2nd day	8:00am - 3:00pm
July 17, 2025 - 1st day	1:00pm - 5:00pm
July 18, 2025 - 2nd day	8:00am - 3:00pm
Sept. 29, 2025 - 1st day	1:00pm - 5:00pm
Sept. 30, 2025 - 2nd day	8:00am - 3:00pm

### 2025 Substantial Damage Estimator (SDE) 3.0

#### **Training Locations:**

**January 9, 2025** — Callaway Co., City of Fulton Legends Rec-Plex, 808 State St., Fulton, Mo

**February 5, 2025** — Carter Co., Carter Co. Courthouse, Commissioner's Room, 1122 Main St., Van Buren, Mo

**April 16, 2025** — McDonald Co., Pineville Community Center, 602 Jesse James Rd., Pineville, Mo

**June 18, 2025** — Johnson Co., Warrensburg Fire Station 2 Training Room, 1550 Corporate Dr., Warrensburg, Mo

**July 31, 2025** — St. Louis Co., Herman Park Community Center, 975 Pennsylvania Ave. University City, Mo

**August 7, 2025** — Henry Co., Benson Center 1008 E. Sedalia Ave. Clinton, Mo

**September 11, 2025** — Platte Co., Platte County Sheriff's Dept. 11724 N.W. Plaza Circle Kansas City, Mo

**October 9, 2025** — Franklin County Union City Hall 10 E. Locust St, Union, Mo

**For further information, contact Korie Otto:**

**Email: [korie.otto@sema.dps.mo.gov](mailto:korie.otto@sema.dps.mo.gov) Ph: 573-526-9135**

### 2025 Virtual Lunch & Learn Series

**11:30am—12:30pm 1 hour CECs each:**

**Basic NFIP 101:** January 16th, May 29th, and September 25th

**A Guide to Writing Floodplain Development Permits:** February 20th, June 26th, and October 16th

**Preparing for Post-Disaster Responsibilities:** March 27th, and July 24th

**Floodplain Question & Answers:** August 21st

**PDAs vs. SDEs:** April 17th

**NFIP Training Workshops #1, #2, #3 & #4** (a good prep before taking the CFM Exam )

**#1** November 3rd, **#2** November 10th,

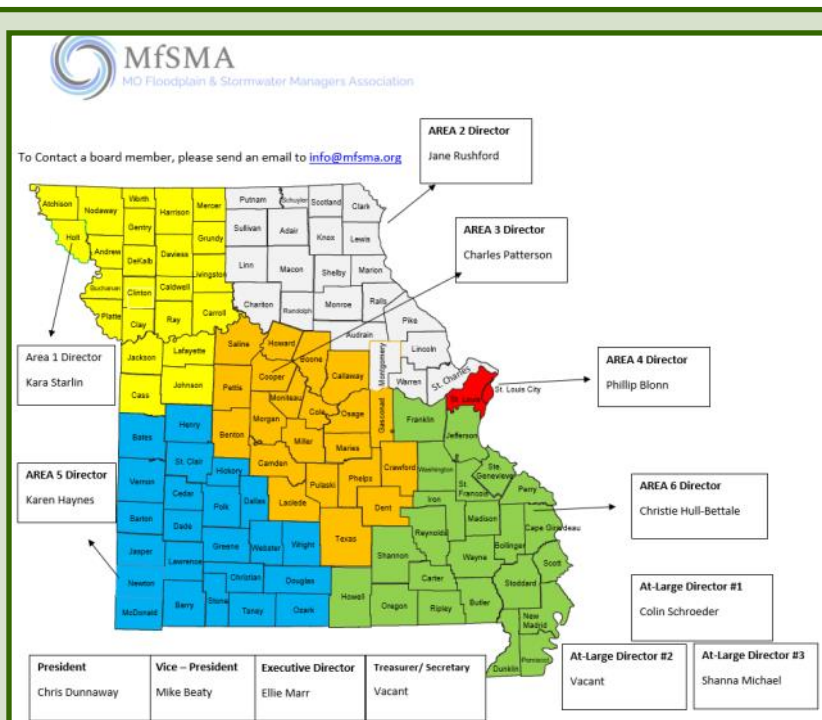
**#3** November 17th, **#4** November 24th

**Look for emails from Lauren Imhoff for registration.**

**Email: [lauren.imhoff@sema.dps.mo.gov](mailto:lauren.imhoff@sema.dps.mo.gov)**

**Phone: (573) 526-6534**

**Conveniently brought to you !**



Meet the MfSMA Board of Directors:

**President:** Chris Dunnaway

**Vice-President:** Mike Beaty

**Executive Director:** Ellie Marr

**Secretary/Treasurer:** Vacant

**Area 1 Director:** Kara Starlin

**Area 2 Director:** Jane Rushford

**Area 3 Director:** Charles Patterson

**Area 4 Director:** Phillip Blonn

**Area 5 Director:** Karen Haynes

**Area 6 Director:** Christie Hull-Bettale

**At-Large Director #1:** Colin Schroeder

**At-Large Director #2:** Vacant

**At-Large Director #3:** Shanna Michael

To contact a Board Member:

[info@mfsma.org](mailto:info@mfsma.org)

### **The 2024 Annual MfSMA Conference was a success!**



Wednesday's Plenary Session:  
*The Road Less Traveled: Taking the NAI Highway to Resilience.* Chad Berginnis, CFM, ASFPM Executive Director was the Keynote Speaker.



Chris Dunnaway presents the City of DeSoto's Floodplain Administrator Todd Melkus with the 2024 George Riedel Floodplain Management Award. Congratulations Todd!



Maryland Heights receives its CRS Class 8 plaque.



MfSMA's President Ray Frankenberg, II gives the Opening Remarks.

Kara Starlin, CFM, CRS Coordinator for the City of Lee's Summit, presented: *The Substantial Damage Management Plan* during the D1 Concurrent Session.



Floodplain staff assisting CFM Exam takers before the Friday CFM Exam.



WSP sponsored BBQ and Games night, and it was so much FUN! As always, the food was DELICIOUS! Thank you WSP and Stephen Noe's Halloween contest helpers.

The Thursday night BBQ is always a hit with attendees!



## National Flood Insurance Program (NFIP)

**Before You Start**

Since 1996, 99% of counties in the U.S. have been affected by flooding, and most homeowners' policies do not protect against flooding.

Flood insurance protects the home and life you've built.



FEMA Region VII (Iowa, Kansas, Missouri and Nebraska) State NFIP Coordinators and staff have a robust partnership, taking pride in maintaining mutually beneficial affiliations. They actively participate by providing technical assistance and support for each other and to other states requesting information and aid with mitigation and disaster/flood recovery efforts. Thank you to the Iowa Department of Natural Resources —Floodplain Management Section, for sharing this important article with Missouri!

### **FEMA Launches Quoting Tool for Flood Insurance by Ken Bouma, Floodplain Specialist, Iowa**

In November, FEMA and the National Flood Insurance Program released the first phase of a direct-to-consumer online quoting tool. Available on the [FloodSmart.gov website](https://www.floodsmart.gov), this tool allows the user to create an NFIP flood insurance quote based on a home's address and simple characteristics of the home. The tool uses the same risk rating engine that insurance agents use and will create a quote as if an insurance agent created it.

The quoting tool uses the default assumptions built into the NFIP's rating system for variables like building replacement cost and First Floor Height (remember, the NFIP rating methodology no longer uses flood zones and Base Flood Elevation as rating variables). It does allow you to add in some mitigation activities (e.g., flood vents, elevating machinery and equipment) so you can see what discounts in insurance premium they could result in. After entering about 10 pieces of information and the coverage limits you want, the tool will generate a quote based on the deductibles you chose. This quote can be printed, emailed to your insurance agent (you provide the email address), or sent to one of three, randomly selected agents that service your area. These agents have signed up to receive quotes and have been verified by their Write Your Own insurance company. If you're an agent, you can register [here](#).

Although the tool generates a quote without using an insurance agent, you should always talk with an agent. This way you can confirm you have the best coverage for you and inputted the correct information to obtain your quote. This tool is meant to be a complement to the existing NFIP sales and servicing model, not a replacement. Agents remain a critical component of the delivery of the NFIP. The platform will allow customers to initially quote and eventually purchase their flood insurance policy directly through the NFIP.

[Click here to continue reading this article.](#)

The Floodplain Management Section at the Missouri State Emergency Management Agency (SEMA) cohosted FEMA's **L0273—Managing Floodplain Development Through the National Flood Insurance Program** course along with the Missouri Floodplain & Stormwater Managers Association (MfSMA) and the FEMA Region VII Office in Kansas City. The course was attended by Missouri NFIP community floodplain leaders, Kansas Floodplain staff, and staff from FEMA Region VII. The course was instructed by FEMA's National Training Coordinator, Erin Cobb as the Senior Instructor, FEMA Region VII's Martin Koch as the Junior Instructor, Lauren Imhoff and Karen McHugh as Adjunct Instructors from the Missouri Floodplain Management Section and Ally Bishop, Regional Support Liaison for FEMA Region VII, who covered the NFIP Flood Insurance unit.

This course was presented from December 2nd-5th, 2024, at the Lee's Summit Police Department Training Center. It provided attendees with the knowledge and skills to administer and enforce floodplain management regulations. The course focused on NFIP concepts of floodplain management, flood maps and studies, ordinance administration, and the relationship between floodplain management and flood insurance.

A special thank you to MfSMA for providing refreshments and to the **Area 1 Director Kara Starlin** for finding the perfect venue for the workshop and for getting those refreshments to us each day!

If you missed the December L0273 offering in Missouri, the Nebraska Department of Natural Resources Floodplain Management Section is offering FEMA's L0273 from February 24th-27th, 2025 at the Nebraska Department of Natural Resources, 245 Fallbrook Blvd, Lower Level, Lincoln Nebraska. For more information, follow this link:

<https://dnr.nebraska.gov/floodplain/training-and-workshops>

Interested parties can also attend E0237 at FEMA's Emergency Management Institute (EMI), Emmitsburg, Maryland.

For more information, follow this link: <https://training.fema.gov/ndemu/schools/emergency-management-institute/>

E0273 is offered at EMI (Emmitsburg) on these dates:

2/3/2025— 2/6/2025, 6/9/2025 — 6/12/2025 and 9/15/2025—9/18/2025.



## 2025 ELEVATION CERTIFICATE VIRTUAL WORKSHOPS

How to complete the FEMA Elevation Certificate (EC) Correctly for Everyone

Hosted by the Missouri Floodplain Management Section

Instructed by Del Schwalls, PE, CFM—President, Schwalls Consulting LLC

When: Friday, February 21, 2025 9:00 AM to 4:30 PM **OR**

Wednesday, February 26, 2025 9:00 AM to 4:30 PM

**Look for Emails from the Floodplain Management Section with Registration links!**

This course will:

- Provide detailed training on completing a FEMA EC accurately and in its entirety, allowing full compliance with any program that requires submission of an EC.
- Review the EC and provide guidance on implementation and use.
- Cover EC requirements for surveying, foundation flood openings, and certification.
- Review how the EC should be completed by the EC certifier and how it should be reviewed by the local community.
- Review Community Rating System (CRS) requirements for an EC and those portions that can differ from other programs.
- Identify portions of the EC instructions that should not be used, in order to achieve full compliance with all programs.
- Include common errors and omissions, review of the various EC building diagrams, and real world examples.
- Review major changes compared to the prior version of the EC, including how Risk Rating 2.0 (RR2.0) insurance requirements affect the EC.

CEU/PDU/PDH: 6 – CFM, 6 – PLS (MO APESLA);

Depending on state/agency reciprocity:  
6 – PE, 6 – BO/BI, 6 – AICP, 0.6 – ICC

## **Letters of Final Determination (LFD) 180-Day Letter Guidance for Communities**

A Letter of Final Determination (LFD) is a letter from FEMA to the Chief Elected Official of a community, stating that a new or updated Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS) will become effective in six months (180-days). The letter also notifies each affected flood-prone community participating in the National Flood Insurance Program (NFIP) that it must adopt a compliant floodplain management ordinance by the map-effective date to remain participants in good standing in the NFIP.

Because many Missouri communities are moving toward the final phase of mapping, and because this is such an important process for the State and its NFIP-participating communities, the Floodplain Management Section has created a step-by-step process regarding LFDs that is meant as a guide to be used by the community. If your community is in the process of receiving new FIRMs along with a new FIS, the next two pages were created to help you through the ordinance update process. Please remember that the Floodplain Management Section Staff is always here to help communities through the map adoption process!

1. FEMA will mail a Letter of Final Determination (LFD) to the Chief Elected Official 180 days prior to the effective date of the new Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS).
2. The State NFIP Coordinator will receive the same letter by email. Missouri Floodplain Management Officer Korie Otto will send each NFIP-participating community's floodplain administrator a personalized email as a point of initial contact. The email will state that the community will soon receive a phone call from the state's floodplain management section about map adoption and ordinance updates.
3. During the phone call, the Missouri floodplain management officer will discuss ordinance updates that include higher standards. Follow this [link](#) to see the Missouri recommended additional standards. The purpose of the call is to be certain that the updated ordinance adopts at least the minimum NFIP regulations and any higher standards that are important to the community for keeping its citizens safe from harm.
4. Soon thereafter, the community will receive by email a completed Floodplain Management Ordinance at the correct level of regulation with any higher standards mentioned during the phone call. Included in the email will be important instructions for the community that must be followed. If the community does not have an email address, a hard copy of the ordinance will be mailed.
5. The ordinance must be adopted **prior** to the effective date of the new FIRMs and FIS. FEMA will send out 90, 60, or 30-day suspension letters for communities that have not yet adopted the new FIRMs and FIS.
6. Once adopted, the community must send a **signed, sealed and dated** ordinance back to Floodplain Management Officer Korie Otto at ([korie.otto@sema.dps.mo.gov](mailto:korie.otto@sema.dps.mo.gov)). Korie will evaluate it and send it on to the correct FEMA Region VII staff.
7. If, during the evaluation process, the Floodplain Management Officer finds the ordinance to be compliant, the community will receive a final email stating that the ordinance has been evaluated, found to be compliant, and sent to the FEMA Region VII Office in Kansas City.
8. If, during the evaluation process, the Floodplain Management Officer finds that the ordinance is not in compliance with NFIP minimum regulations, the community will be notified immediately with instructions on how to correct the issues. The state will not send a noncompliant ordinance to the FEMA Region VII Office in Kansas City.

Page seven (7) has a Community Check List that will help a community keep organized!

Check When Completed	Action Taken by the NFIP Participating Community
	Received Letter of Final Determination from FEMA with the new Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) Effective Date stated along with the level of regulation: 60.3 (b) , (c.) or (d).
	Floodplain Administrator received early email from the State's Floodplain Management Officer.
	Floodplain Administrator received a call from State's Floodplain Management Officer to discuss the current ordinance, the new ordinance, and higher standards.
	Floodplain Administrator received a completed compliant Floodplain Management Ordinance from the State Floodplain Management Officer.
	Floodplain Administrator shared the Floodplain Management Ordinance with Chief Elected Officer (Presiding Commissioner, Mayor, Chairman).
	CEO or Floodplain Administrator contacted the community's attorney for advice regarding hearings (readings) prior to ordinance adoption.
	If advised by attorney, held hearing (s)/readings regarding updated Floodplain Management Ordinance.
	Ordinance was adopted PRIOR to the 180-day effective date. One month ahead of the effective date is best. If there are issues with the ordinance, there is time for them to be corrected prior to the effective date. **If the new map panels and the FIS are not adopted by the effective date, the community will be suspended from the National Flood Insurance Program.**
	Adopted Ordinance has been: 1. Signed by the CEO 2. Sealed with the city's seal, and 3. Dated. (If the seal is an embossed seal, darken it with graphite or pencil lead.) If the city does not have a seal. "NO SEAL" is written in the area where the seal should be stamped.
	Ordinance scanned in its entirety, and emailed to: korie.otto@sema.dps.mo.gov If the community does not have scanning capability, a copy was mailed to: State Floodplain Management Officer Korie Otto, CFM PO Box 116, Jefferson City, Missouri 65102.
	Received final email from the State's Floodplain Management Officer.
	Use current effective FIRMs and FIS for regulating new development. Marked now historic maps as "HISTORIC" and kept for future references.



Missouri Floodplain Management Section  
 PO Box 116  
 Jefferson City, Missouri 65102  
 Phone: 573-526-9129

#### The Mission Statement of the Floodplain Management Section:

The mission of Missouri's Comprehensive Floodplain Management Program is to make the state and its citizens less vulnerable to the impact of flooding through the effective administration of statewide floodplain management, and to provide local communities with the tools and resources for managing, assessing, and planning for development in flood prone areas; to save lives; and to protect property.



#### Other Contact Information

##### National Flood Insurance Program:

Ally Bishop, Region VII Regional Manager

Phone: 913-837-5220

ally.bishop@associates.fema.dhs.gov

Christopher (Chris) Parsons, NFIP Insurance Specialist

Phone: 816-283-7980

christopher.parsons@fema.dhs.gov



Congratulations on your retirement Linda! Enjoy all the time and freedom you now have to pursue your passions and interests! And remember, the most important shot in golf is the next one!